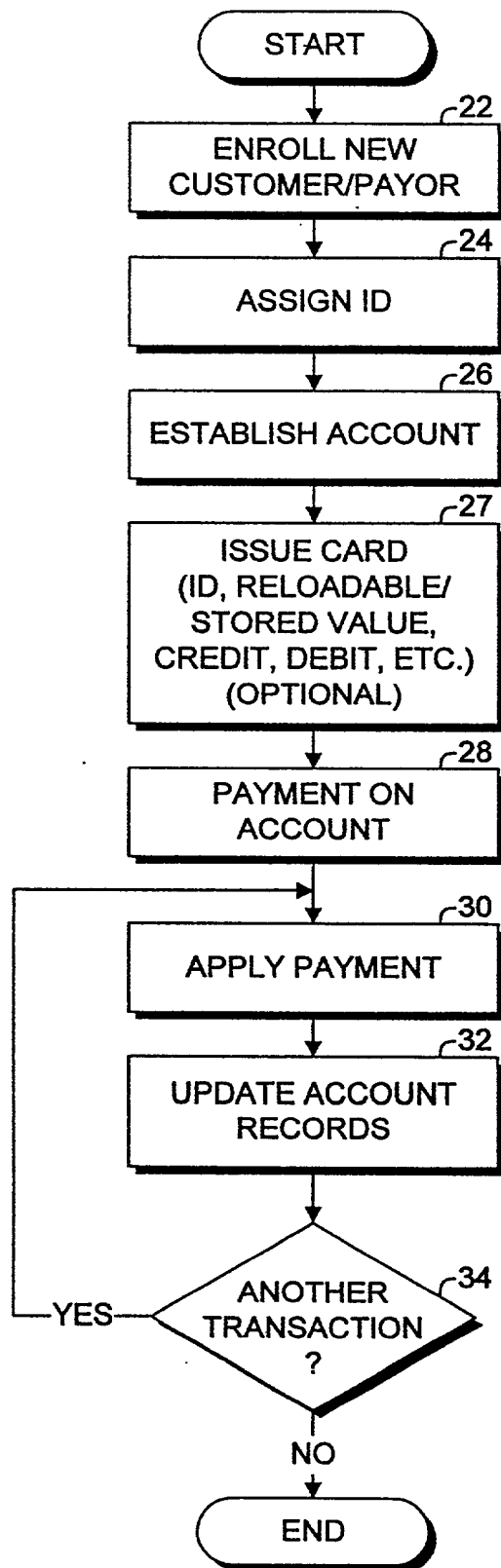
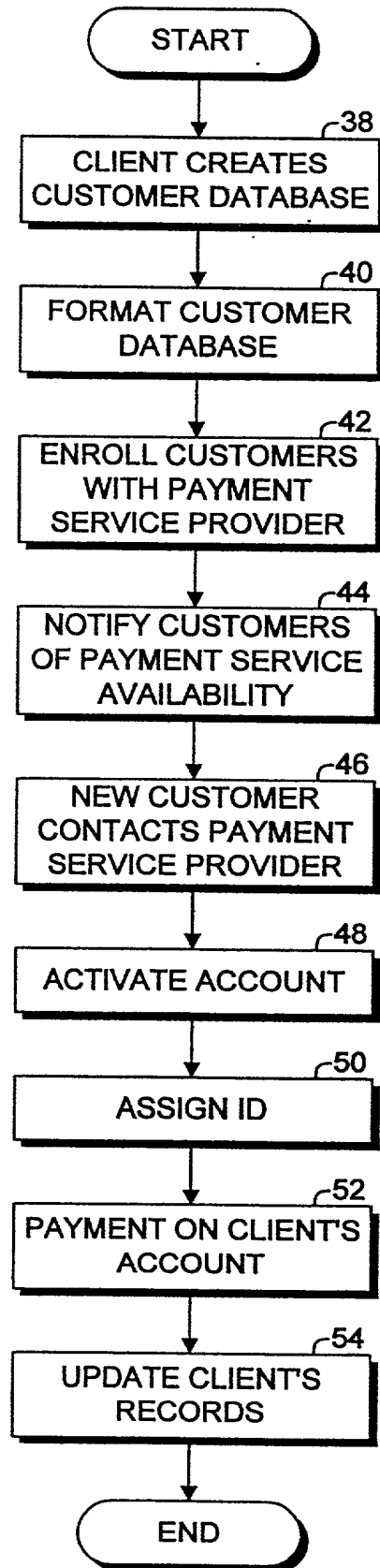


BLOCK DIAGRAM  
**FIG. 1**

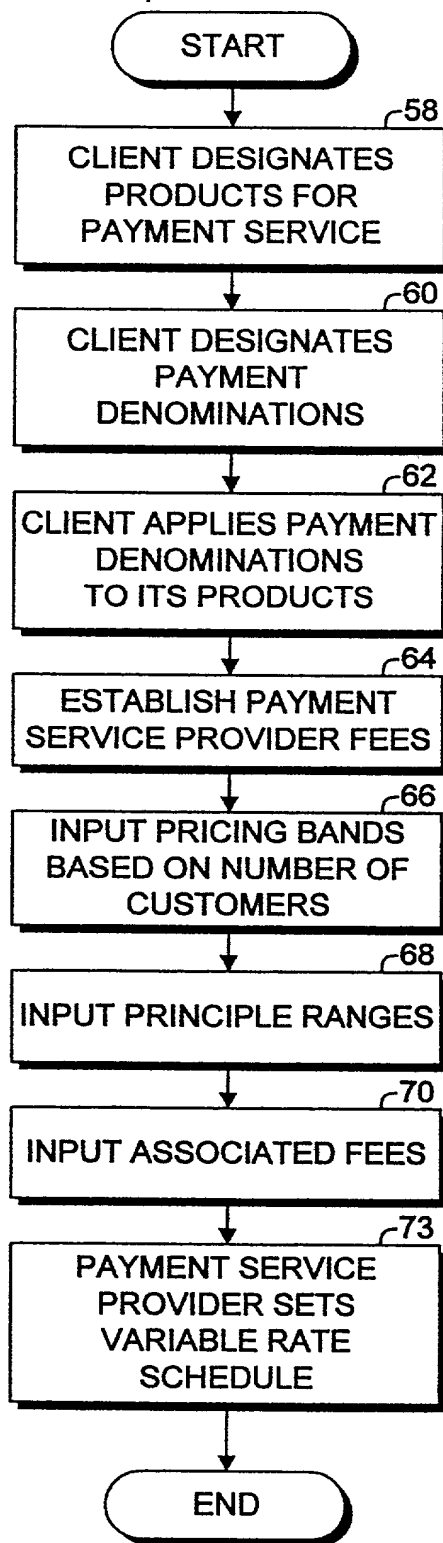


**PAYMENT  
FLOW CHART  
FIG. 2**

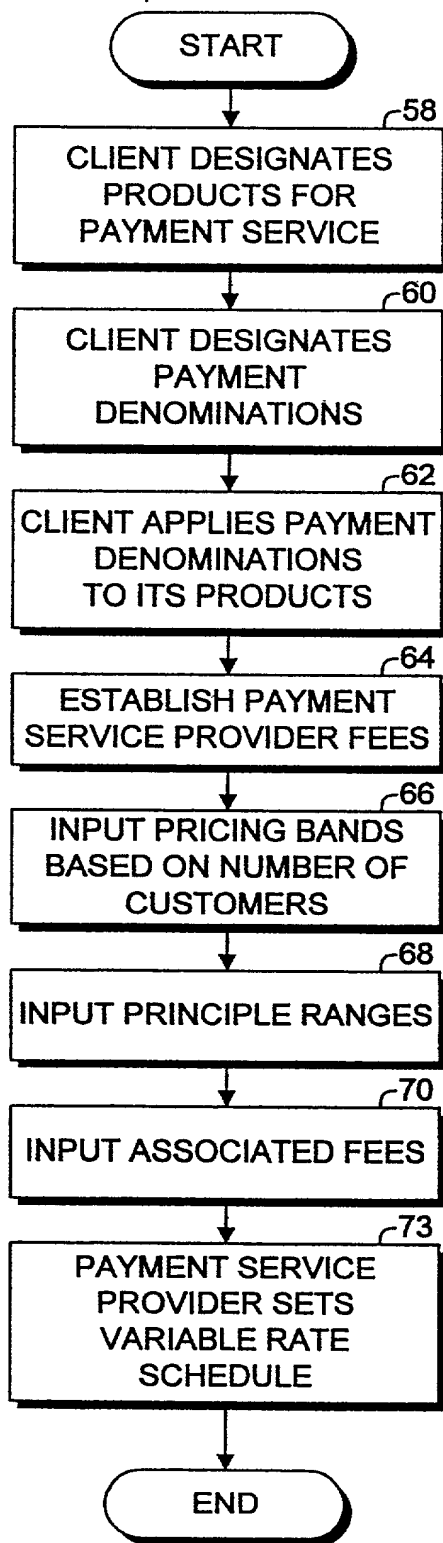


*CLIENT CUSTOMER  
BASE ENROLLMENT*

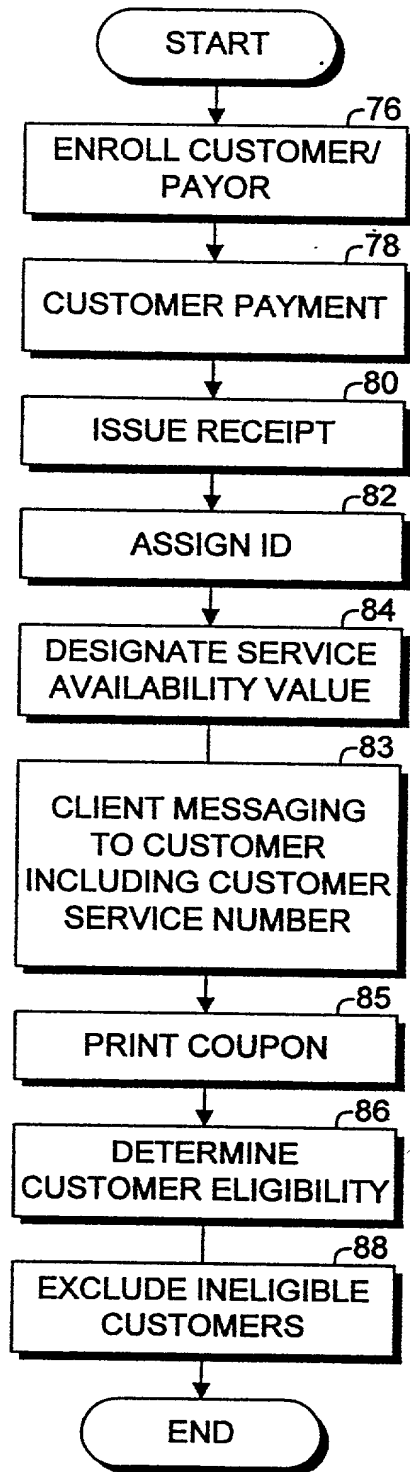
*FIG.3*



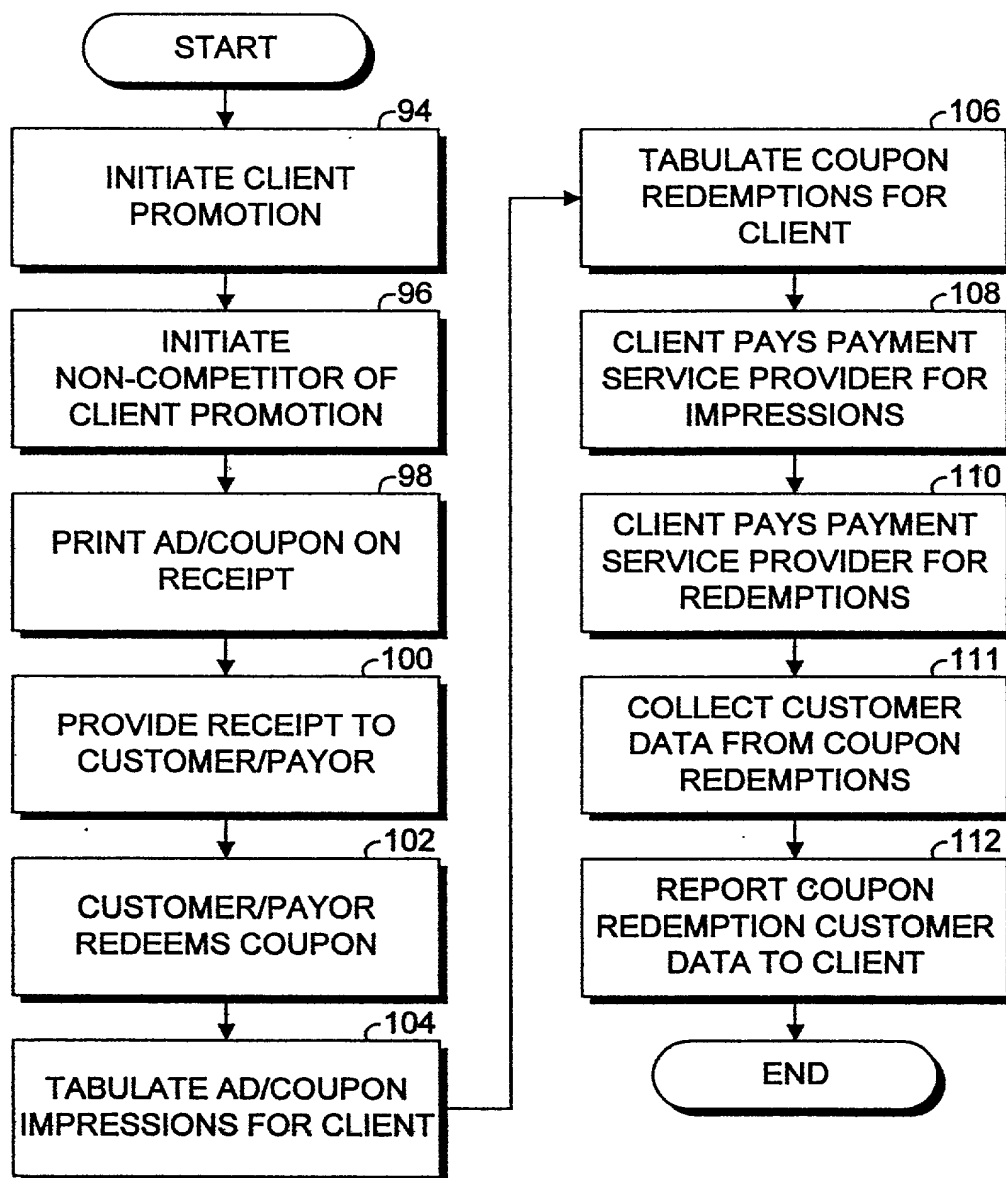
PAYMENT  
PARAMETERS  
**FIG.4**



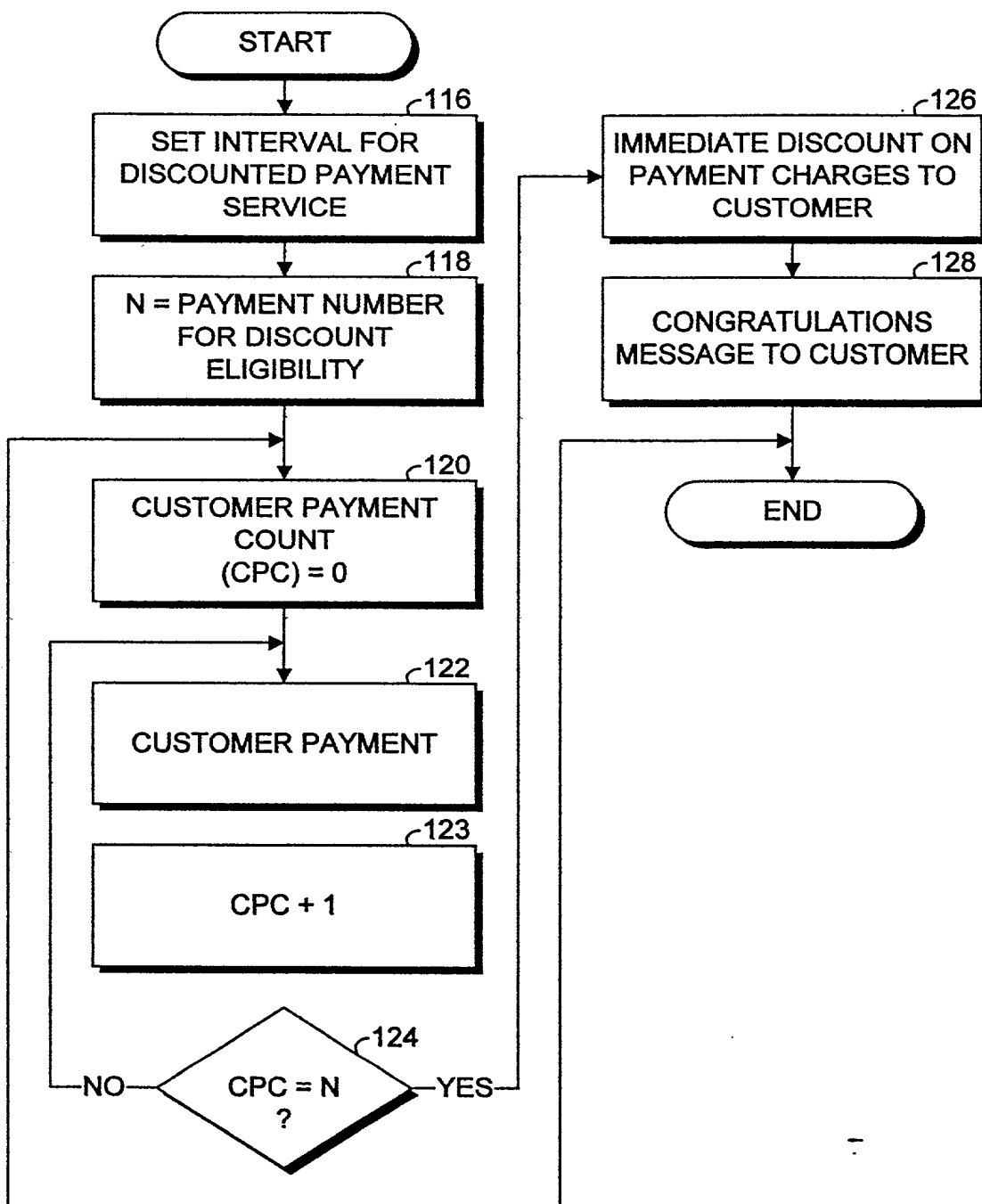
**PAYMENT  
PARAMETERS  
FIG.4**



*DYNAMIC CLIENT/  
CUSTOMER INTERFACE*  
**FIG.5**

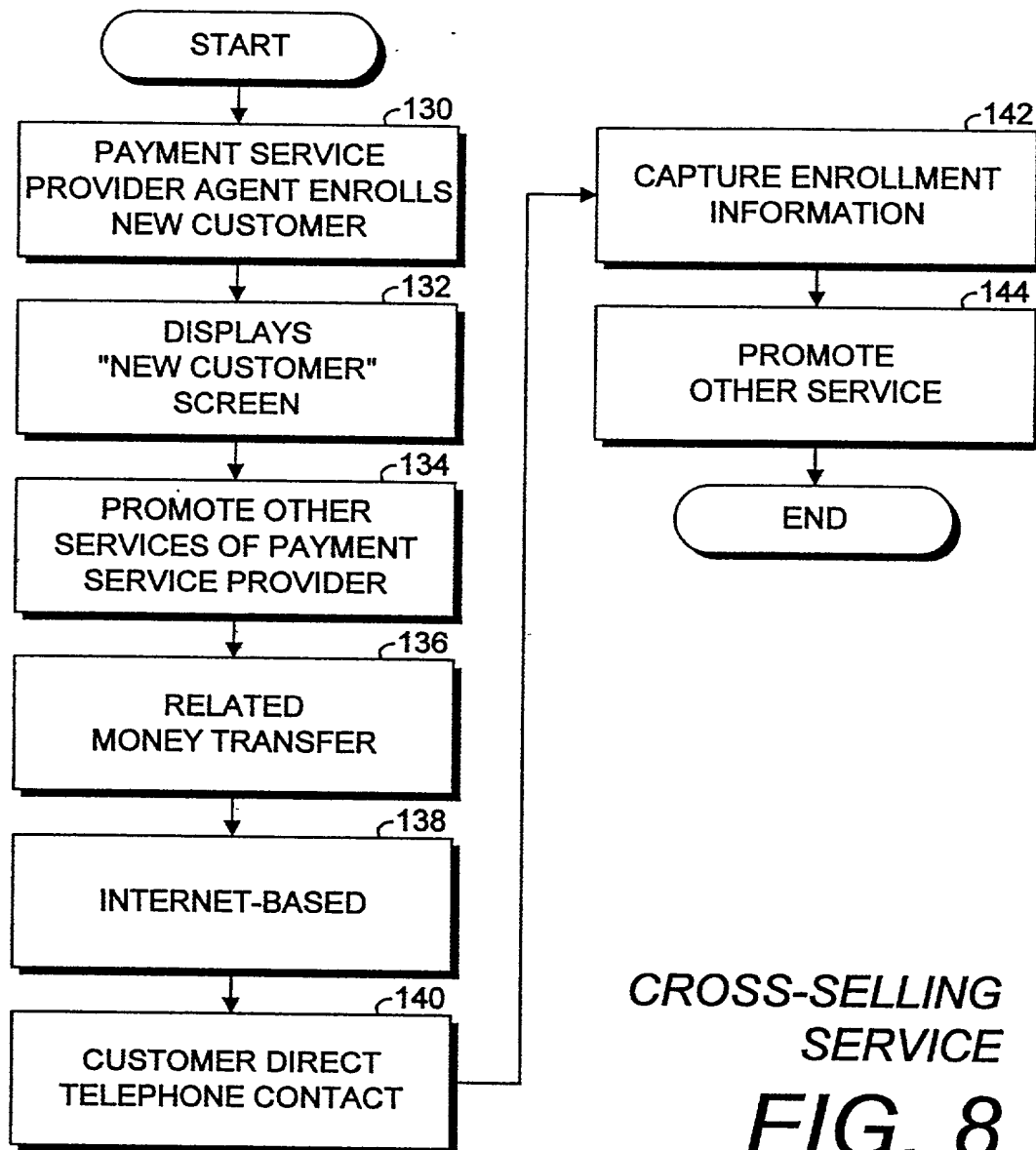


ADVERTISING/COUPON  
ON RECEIPT  
**FIG. 6**

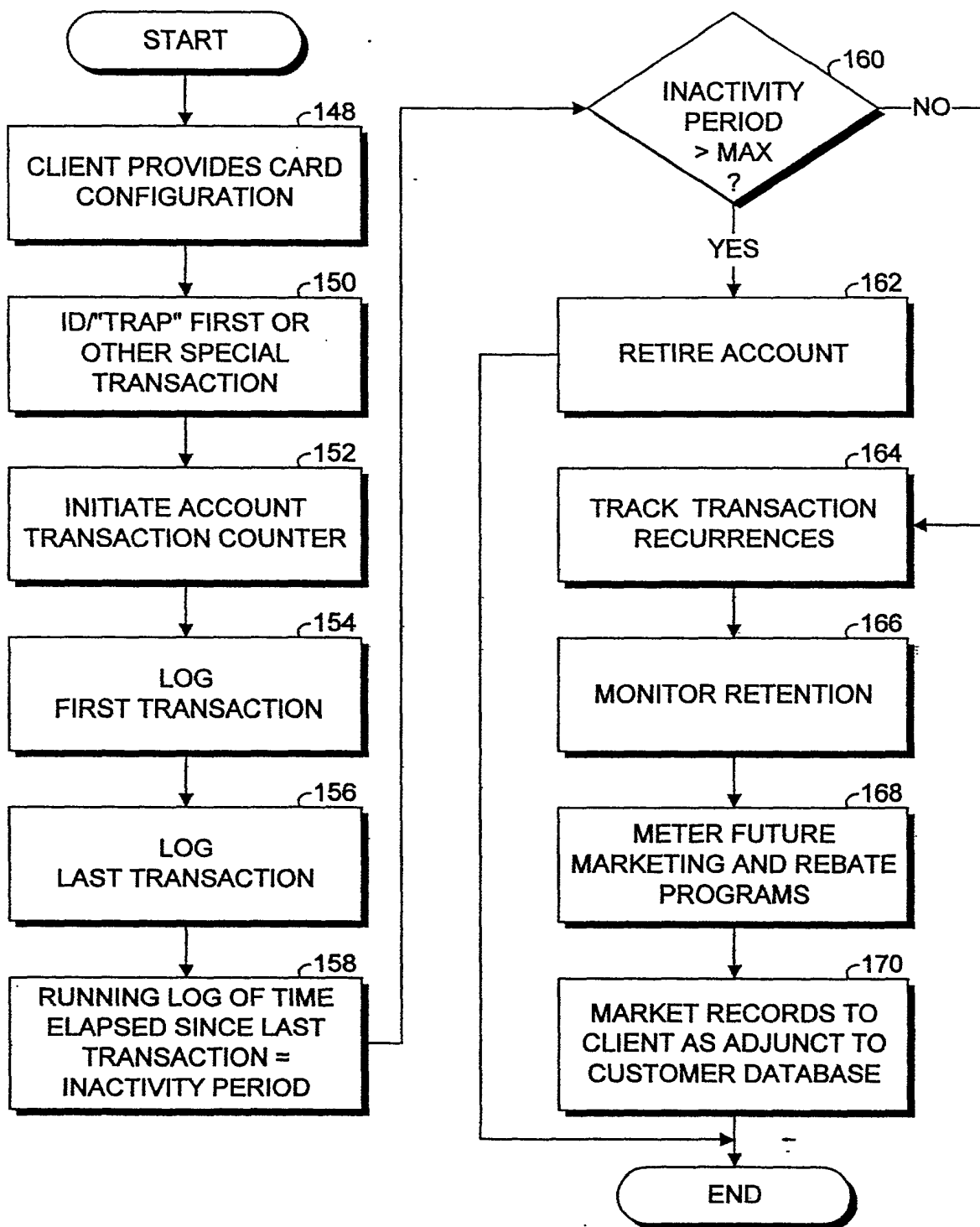


**AUTOMATIC REPEAT  
CUSTOMER DISCOUNT  
FIG. 7**

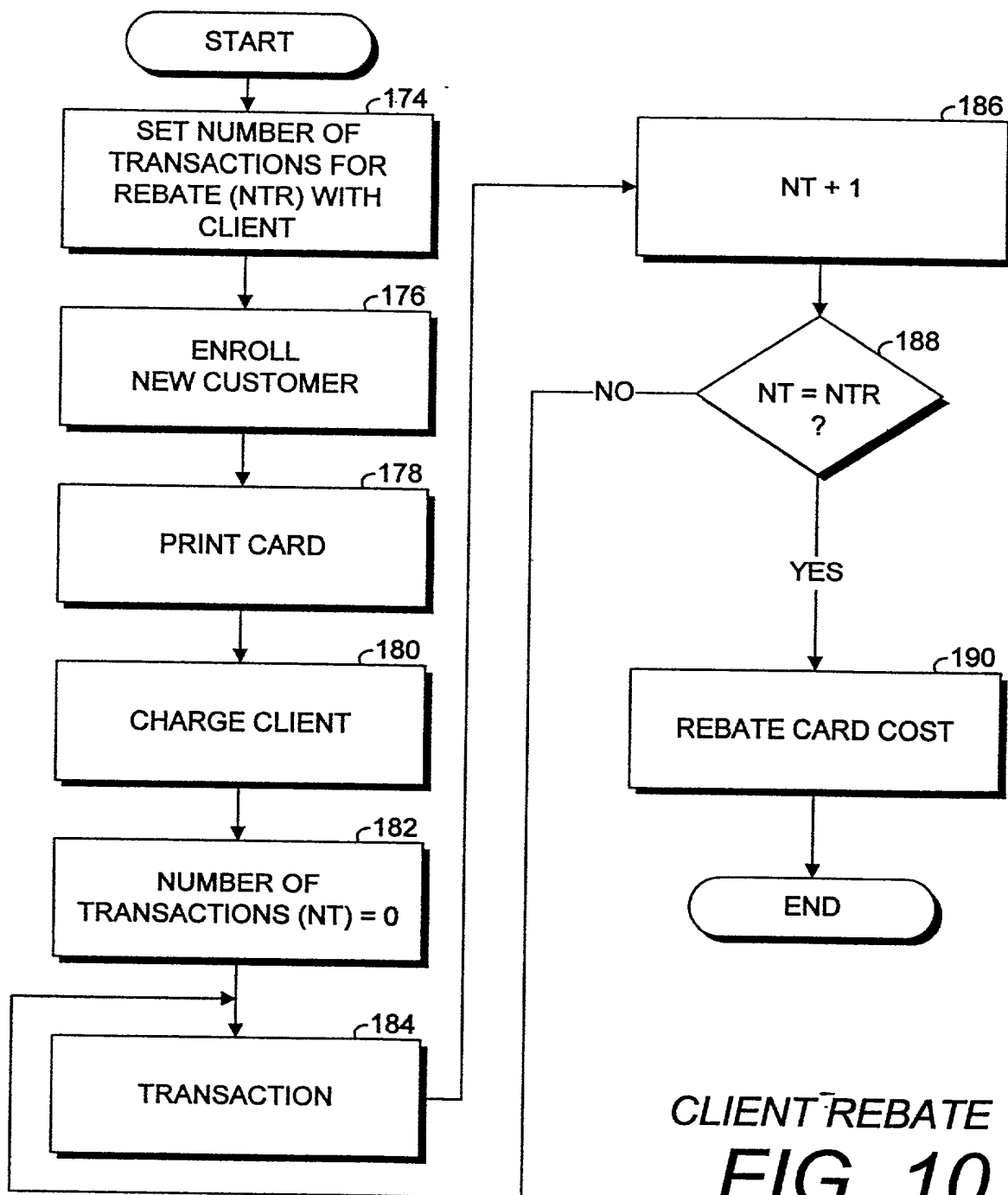




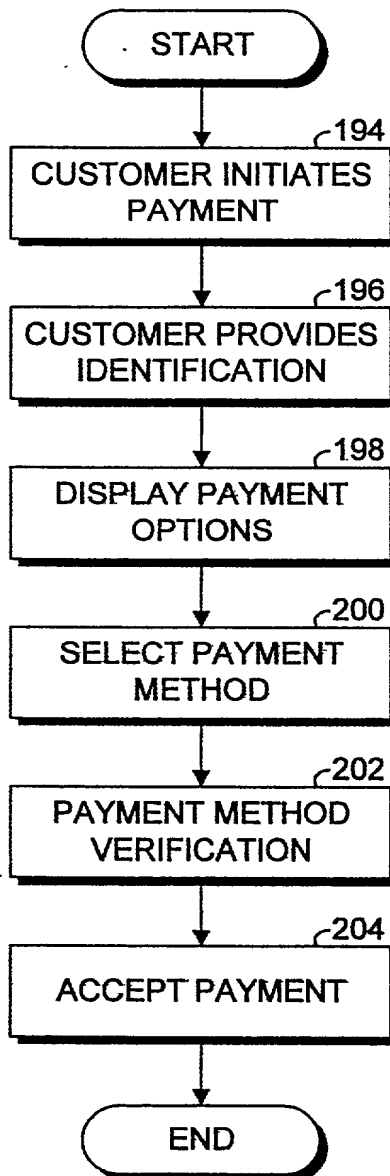
CROSS-SELLING  
SERVICE  
**FIG. 8**



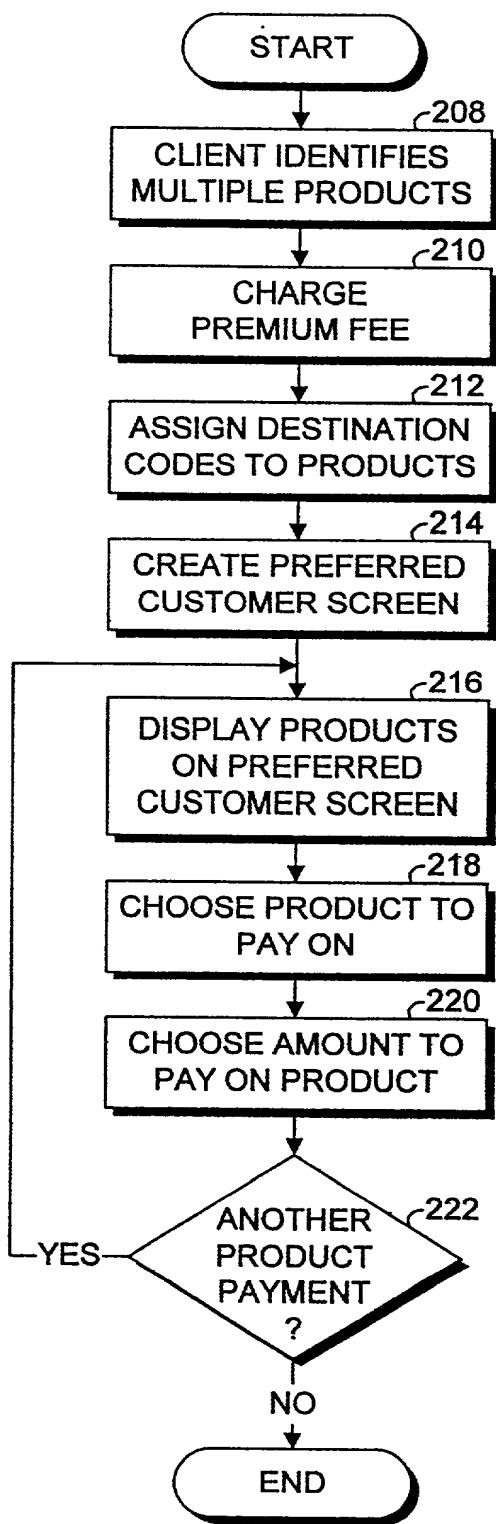
TRANSACTION METERING  
**FIG. 9**



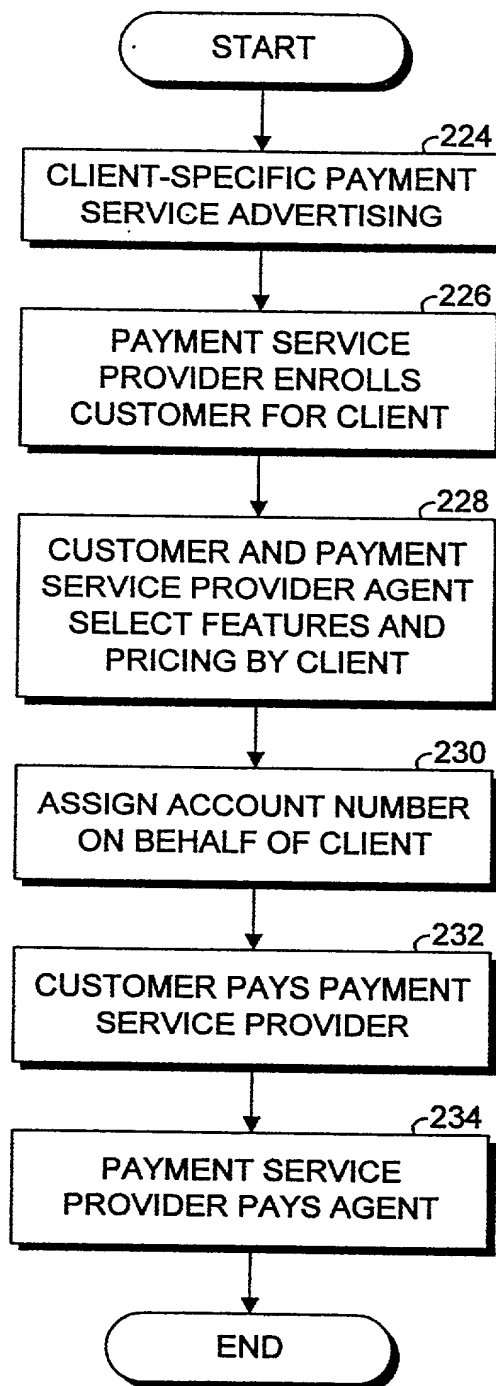
CLIENT REBATE  
**FIG. 10**



ALTERNATIVE PAYMENT METHODS  
**FIG. 11**



ADDITIONAL  
PRODUCT  
SUPPORT  
**FIG. 12**



CLIENT-SPECIFIC ENROLLMENT  
**FIG. 13**

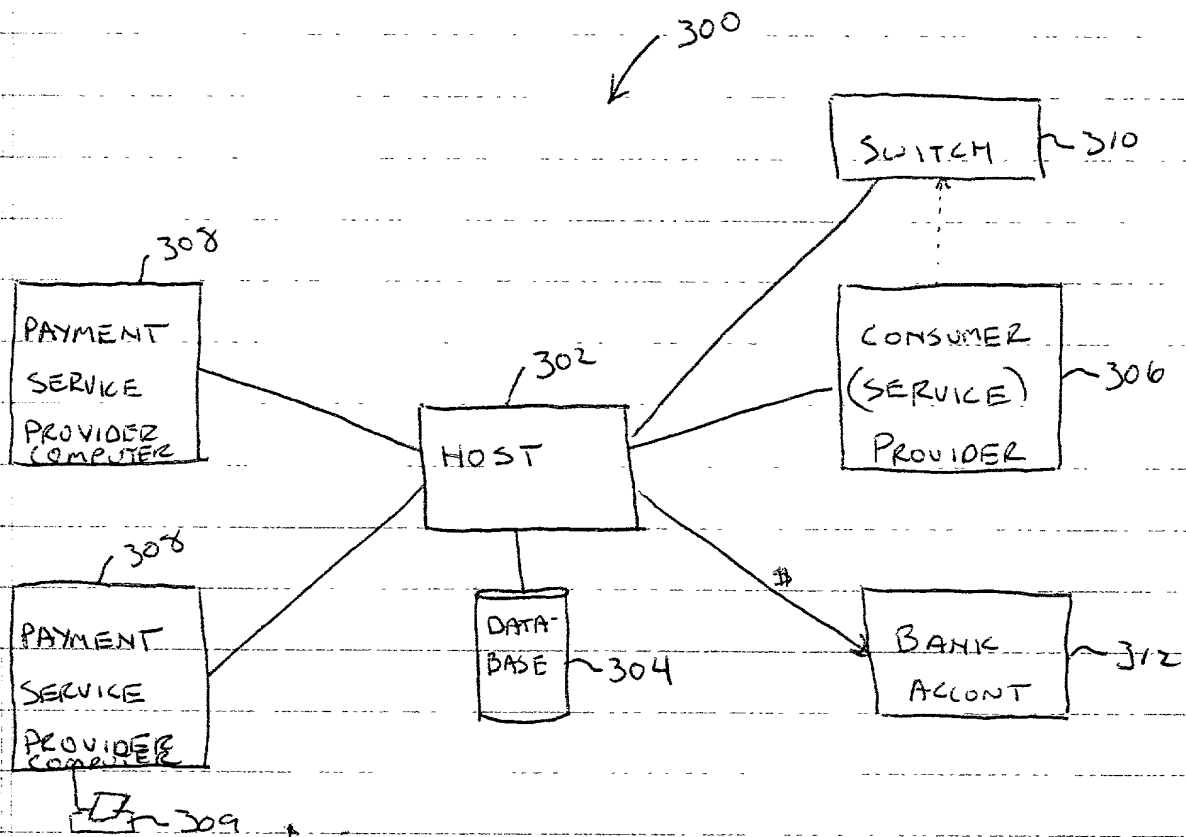


FIG. 14

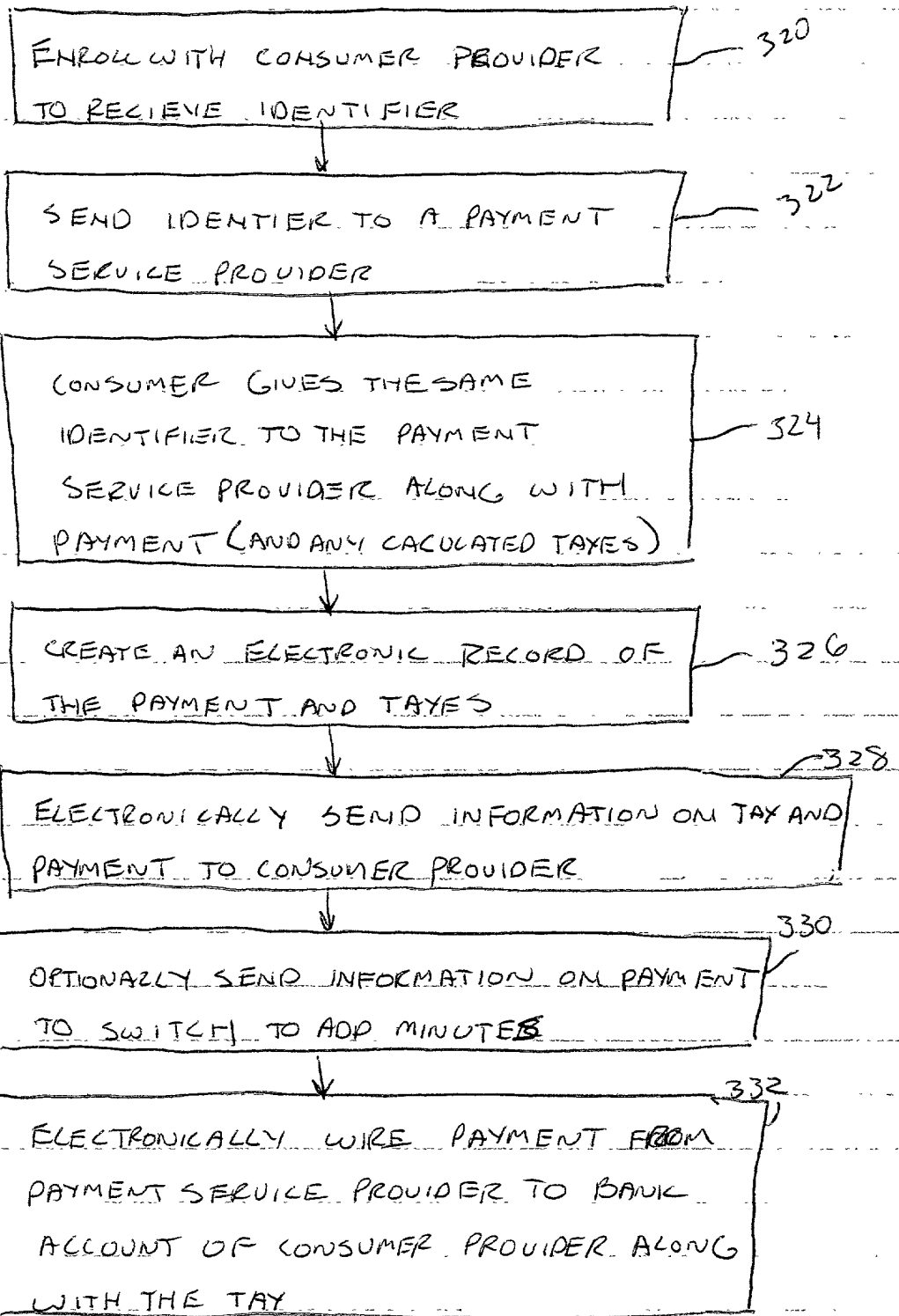


FIG. 15



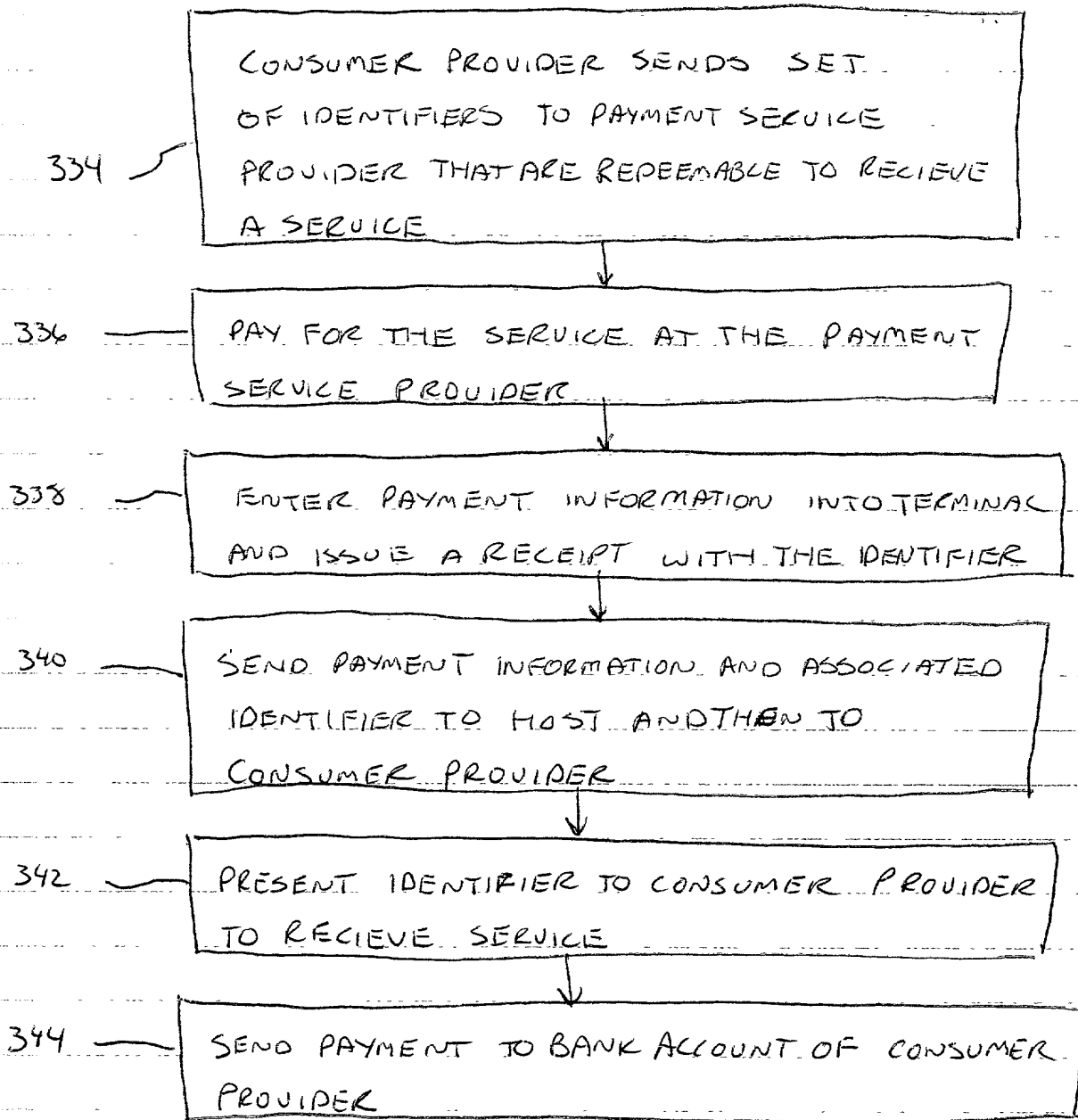


FIG. 16

346

CONTACT CONSUMER SERVICE PROVIDER TO  
ACTIVATE A SERVICE BY CREATING AN ACCOUNT



348

ELECTRONICALLY SENDING THE ACCOUNT  
INFORMATION TO A PAYMENT SERVICE PROVIDER  
ALONG WITH A REQUIRED PAYMENT



350

MAKING THE REQUIRED PAYMENT TO THE  
PAYMENT SERVICE PROVIDER



352

ISSUING AN IDENTIFIER TO THE CONSUMER



354

ELECTRONICALLY SENDING THE PAYMENT TO  
A BANK ACCOUNT OF THE CONSUMER SERVICE  
PROVIDER



356

PROVIDING THE IDENTIFIER TO THE CONSUMER  
SERVICE PROVIDER TO HAVE THE SERVICE ACTIVATED

FIG. 17